(b) whether it is a fact that Government are contemplating to dispence with the present lengthy procedure of locating approving through committees and finally issuing letters of intent for opening of more branches in the rural areas on public demand ; and

(c) what are the existing procedures and which of them are proposed to be modified in so far as opening of Bank branches are concerned ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR ABRAR AHMED) : (a) Reserve Bank of India have reported that under the Branch Expansion Policy 1994-95, 14 licences were issued to public sector banks for opening of branches in Orissa during the year 1992-93 and during the current year (1993-94) upto 31-10-1993 (latest available) 9 licences have been issued.

(b) and (c) The aim of Branch Expansion Policy 1985—90 was to achieve a population coverage of 17,000 (1981 census) per bank office in rural and semi-urban areas in each block so as to eliminate vide spatial gaps in the availability of banking facilities so that a rural branch was available generally within a distance of 10 Kms. With the opening of bank branches in rural area, the average population per bank branch in rural and semi-urban areas has come down to 13,000 by the end of 1989. At present, there is a network of 35313 branches of commercial banks in the rural areas of the country. Nevertheless, there may still be need for a number of additional bank branches in rural areas generally on two counts.

(i) Service area allocated to a bank branch may be found to be unmanageable due to large number of villages allotted, number of constituents to be caterrd to and long distances/difficult terrain involved in servicing the area.

(ii) The increase in business of a rural branch justifiably warranting an additional bank branch which could be liable.

Under the Branch Expansion. Programme 1990—95 of Reserve Bank of India, it has now been left to the judgement of the individual banks to assess the need for additional bank branches in the respective service areas of their rural branches.

EXCISE RELIEF FOR MIDDLE AND LOWER CLASSES

2562. SHRI MENTEY PADMANABHAM :

SHRI S. AUSTIN : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that only electronic kitchen goods and items used by higher income groups received excise relief in recent years ;

(b) whether it is a fact that ordinary gadgets used by middle classes and lower income groups have yet to receivd any similar relief;

(c) whether Government are aware of this anomaly; and

(d) steps proposed to reduce excise duty and rate of duty on items of daily use by middle classes in their kitchens ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY) : (a) to (c) No Sir. The excise duty on domestic electrical appliances like grinders, mixers, cookers etc. was reduced in 1993-94 Budget. There was increase in duty on items like microwave ovens, grillers, boiling plates, food warming trays, food warming trollies, hot food cabines, etc. cream churners, etc. Domestic electrical

appliances which attracted nil rate of duty prior to budget like electric presses and immersion water heaters continue to attract nil rate of duty after the Budget. In view of this there is no anomaly.

(d) In view of the ensuing Budget it is not possible to indicate the views of the Government in this matter.

SETTING UP OF MORE BRANCHES OF COMMERCIAL BANKS IN HARYANA

2563. SHRI S.. S. SURJEWALA : Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to open some more branches of Commercial Banks in Haryana during the current year;

(b) if, so, the details thereof along with the locations; and

(c) by when these branches are likely to be opened ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTRY AFFAIRS (DR. ABRAR AHMED) : (a) to (c) Under the Current Branch Expansion Policy 1990—95 of the Reserve Bank of India (RBI), year wise targets have not been fixed for opening of branches in rural, semi-urban or urban areas. The commercial banks have been allotted 27 rural and 26 urban|metropoltian centres for opening of branches in Haryana during the current Branch Expansion Policy. For branch expansion in semi- urban areas, Statewise targets have not been allotted. The banks are free to open branches at semi-urban centres of their choice within specified quota allotted to individual scheduled commercial banks on all India basis. As per information available with Reserve Bank of India, commercial banks have identified 47 centres for opening of branches in semi urban centres in Haryana.

The centres which have been allotted to commercial banks under the Current Branch Expansion Policy for opening of branches in Haryana but where branch are yet to be opened are given in the statement (see below). The banks have been advised by RBI to open branches at the allotted centres in a phased manner upto the end of 31-3-95.

STATEMENT

Centre allotted to Commercial Banks for opening of branches under 1990-95 policy where branches are to be opened

Name of the Bank	Centre
RURAL	
(1) State Bank of India	Sandhir Karnal
(2) Punjab National Bank	Mandola, Mohindergarh
(3) State Bank of Patiala	Digrotta—Mohindergarh
(4) Punjab National Bank	Gubhana—Bahadur Rohtak
(5) Punjab National Bank	Singhpura—Lakhanmajra
(6) Punjab National Bank	Risaliakhera—Sirsa
(7) Punjab National Bank	Bherthal—Yamunanagar